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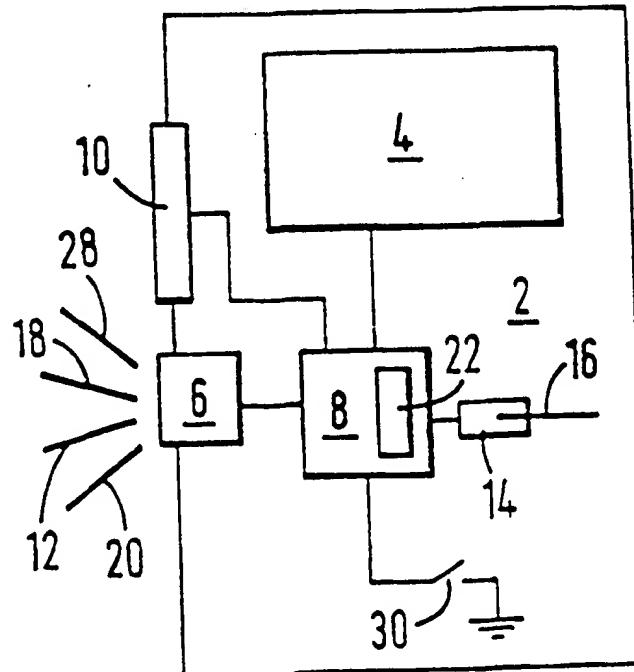
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(71) Applicant (for all designated States except US): MARS, INCORPORATED [US/US]; 6885 Elm Street, McLean, VA 22101-3883 (US).			
(72) Inventors; and		Published	
(75) Inventors/Applicants (for US only): PHILLIPS, Carl Alexander [US/US]; 404 Barker Drive, West Chester, PA 19380 (US). MCLAUGHLIN, Dave [US/US]; 147 Bryn-Mawr Avenue, Lansdowne, PA 19050 (US).		Without international search report and to be republished upon receipt of that report.	
(74) Common Representative: MARS, INCORPORATED; 26 Caxton Street, London SW1H 0RJ (GB).			

(54) Title: METHOD AND APPARATUS FOR PERFORMING TRANSACTIONS

(57) Abstract

A machine for use in carrying out transactions, such as a vending machine, accepts payments by reducing the value of credit data stored on a card. The accumulated total of payment received is stored in an internal memory, for example on another card. This value is transferred only to authorised downloading cards. A stop card can be used to prevent future downloading. A test card can be used to enable the machine to perform services or dispense products without a resultant loss in the credit stored on the card.



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